DECLARATION, POWER OF ATTORNEY AND PETITION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled COMPUTERIZED RETAIL FINANCE PROGRAM IDENTIFICATION SYSTEMS AND METHODS the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

I hereby claim the benefit under 35 U.S.C. § 120 or 35 U.S.C. § 119 (e) of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR UNITED STATES APPLICATION(S)

Application Serial No.	Filing Date	Status
60/264,595	January 25, 2001	Pending

I hereby declare: All statements of my own knowledge are true, and I believe that all statements made on information and belief are true. I make these statements with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued on the application.

POWER OF ATTORNEY

I appoint the following as my attorneys with full power of substitution and revocation, to prosecute said application and to transact in connection therewith all business in the Patent and Trademark Office and before competent International Authorities:

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Howell, S.M., Reg. 45,929 Hughes, M.J., Reg. 29,077 Inskeep, J.W., Reg. 33,910 Jastram, H.D., Reg. 19,777 Kelley, S.S., Reg. 43,449 Kennedy, B., Reg. 33,407 Khan, T., Reg. 46,273 Kudla, J.P., Reg. P47,724 Larson, D.N., Reg. 29,401 Lazaris, S.J., Reg. 45,981 Lervick, C.J., keg. 35,244 Lieske, S.C. Reg. 47,749 MacLean, K.A., Reg. 31,118 McKinley, D., Reg. 42,867 McRoss, L., Reg. 40,427 Morton, C.A., Reg. 44,954 Nader, R., Reg. P47,260 Roberts, R.E., Reg. 38,597 Rose, A. C., Reg. 17,047 Rosenberg, C., Reg. 31,464 Sherry, L., Reg. 43,918 Smith, G.P., Reg. 20,142 Swienton, B., Re. P49,050 Wood, G.B., Reg. 28,133

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Wherefore I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

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